

FINANCIAL HORIZON

a retirement and investment plan
prepared for

investable assets

Savings \$80 K

6mo Savings \$60 K

Net Savings \$20 K

Annuity \$85 K

IRAs \$75 K

401K \$72 K

\$232 K

retirement cash flow

EXPENSES

SOC SEC

PENSION

\$3K

\$1K



supplement guaranteed
income with your
retirement assets

If you retire in 5 years...

INVESTABLE ASSETS

TODAY	\$721,000
2026	\$974,000
2033	\$1,750,000
2043	\$3,000,000

**10% growth outpaces
withdrawals & inflation**
assets grow in perpetuity

If you retire in 5 years...

INVESTABLE ASSETS

TODAY	\$721,000
2026	\$974,000
	+\$500K SELL HOUSE
2033	\$1,506,000
2043	\$1,574,000

**5% growth requires
additional injection to
maintain balance**

Retirement Scenario

Growth at 7%

Withdraw \$78,000 per year

Balance remaining at 20 yrs:

\$653K

Growth at 5%

Withdraw \$60,000 per year

Balance remaining at 20 yrs:

\$657K

Retirement Steps

<u>year</u>	<u>action</u>	<u>use</u>
2024	Annuitize TIAA	living expenses
2024	Begin Pension withdrawals	living expenses
2024	Grow TransAmerica Annuity	fixed growth
2024	Invest Fidelity, John Hancock accounts	growth in IRA
2024 - 2027	Withdraw from IRA monthly as needed	living expenses
2028	Begin Medicare	
2028 +	Addtl' Income beyond Living Expenses	child Roth IRAs / grandchild 529s/ charity/ etc
2031	Begin Social Security	

SOCIAL SECURITY

	Take at	66	70		66	70	
	income/mo	\$ 3,504	\$ 4,609		\$ 2,158	\$ 2,706	
				lifetime delta			lifetime delta
Live til	80	\$ 588,672	\$ 553,080	\$ 35,592	\$ 362,544	\$ 324,720	\$ 37,824
Live til	85	\$ 798,912	\$ 829,620	\$ 30,708	\$ 492,024	\$ 487,080	\$ 4,944
Live til	90	\$ 1,009,152	\$1,106,160	\$ 97,008	\$ 621,504	\$ 649,440	\$ 27,936
Live til	93	\$ 1,135,296	\$1,272,084	\$ 136,788	\$ 699,192	\$ 746,856	\$ 47,664
Live til	97	\$ 1,303,488	\$1,493,316	\$ 189,828	\$ 802,776	\$ 876,744	\$ 73,968

why take SS at age 66

Opportunity Cost of Withdrawing from Savings until Age 70				Opportunity Cost of Withdrawing from Savings until Age 70			
	Yearly Withdrawal	Total Value Lost due to Withdrawals			Yearly Withdrawal	Total Value Lost due to Withdrawals	
Yr 1	\$ 42,048	\$ 44,781		Yr 1	\$ 25,896	\$ 27,579	
Yr 2	\$ 42,048	\$ 92,473		Yr 2	\$ 25,896	\$ 56,951	
Yr 3	\$ 42,048	\$ 143,265		Yr 3	\$ 25,896	\$ 88,232	
Yr 4	\$ 42,048	\$ 197,358		Yr 4	\$ 25,896	\$ 121,547	
			Growth (net infl)	6.50%			

DISCLAIMERS

1. Retirement projections are not guarantees for performance.
2. This presentation is for informational purposes only and should not be construed as investment advice until a formal client-adviser relationship and contract is created.
3. Past investment performance is not indicative of future results. All investments involve risk of loss of principal.
4. These calculations do not address all potential impacting factors in their entirety to potential income such as taxes or inflation. Geddi Capital is not a tax professional. A tax, legal and/or accounting advisor should be consulted before engaging in any transaction.

